YOUR SIMPLE GUIDE

UNDERSTANDING YOUR AUTO INSURANCE

A plain-language guide to your coverage — from McAllen Insurance Group

Welcome

At **McAllen Insurance Group**, we're a **local independent agency** — not tied to any single company. We shop multiple top carriers to find you the right coverage at the best price, and explain your options in plain language. When you call, you reach real people right here in McAllen.

Get in touch

☎ **(956) 687-3334**

⚑ 504 N 10th St, Suite B-7, McAllen, TX 78501

Se Habla Español

Before You Drive

Two things every Texas driver should know up front: the coverage the **state** requires, and the coverage the **dealership or lender** requires before you can drive off the lot.

Texas Minimum Limits

REQUIRED BY STATE LAW · 30/60/25

- **$30,000** — bodily injury liability, per injured person
- **$60,000** — bodily injury liability, total per accident
- **$25,000** — property damage liability, per accident
- Covers injuries & damage **you cause to others** — not your own car
- This is the **legal minimum** to drive in Texas (unchanged for 2026)

Drive Off the Lot

REQUIRED BY THE DEALER / LENDER

- **Full coverage** — liability **plus** collision & comprehensive
- **Collision** — repairs your vehicle after an accident
- **Comprehensive** — theft, hail, fire, vandalism & more
- Lender listed as **lienholder / loss payee** on the policy
- Proof of insurance **before** you leave the dealership
- Required the entire time the vehicle is **financed or leased**

Buying a car this week?

Call us before you head to the dealer — we can have proof of coverage ready so you drive off the lot without delays. Same-day quotes, multiple carriers, plain language.

The Coverages, Explained

Bodily Injury Liability REQUIRED IN TX

If you cause an accident, this pays for the **other** people's medical bills, lost income, and related costs. It does not pay for your own injuries.

Property Damage Liability REQUIRED IN TX

Pays to repair or replace the **other** driver's vehicle — or property like a fence or building — when you're at fault.

Collision OPTIONAL*

Pays to repair or replace **your own** car after a crash, no matter who was at fault. *Usually required if your car is financed or leased.

Comprehensive OPTIONAL*

Covers damage to your car from things **other than** a collision — theft, vandalism, hail, fire, flooding, or hitting an animal. *Often required on financed/leased cars.

Uninsured / Underinsured Motorist OPTIONAL

Protects **you** if you're hit by a driver who has no insurance, or not enough to cover your costs. Highly recommended — many Texas drivers are uninsured.

Personal Injury Protection (PIP) / Medical OPTIONAL

Helps pay **your own** medical bills and certain expenses after an accident, regardless of who was at fault. In Texas, insurers must offer PIP, but you can decline it in writing.

Texas is an "at-fault" state.

The driver who causes an accident is responsible for the resulting damages — which is why your liability limits matter so much.

What Texas Requires

Texas law requires every driver to carry minimum liability coverage, often written as **30/60/25**:

$30,000	Bodily injury liability — per injured person
$60,000	Bodily injury liability — total per accident
$25,000	Property damage liability — per accident

Is the minimum enough?

Often not. A single hospital stay or a new truck can easily exceed these limits — and if the damages go beyond your coverage, you can be personally responsible for the rest. Many drivers choose higher limits for real peace of mind. We're happy to help you find the right balance.

Choosing Your Limits & Deductibles

- ✓ **Higher liability limits** protect your savings and assets if you cause a serious accident.
- ✓ **A deductible** is what you pay out of pocket before coverage kicks in. A higher deductible lowers your premium — but make sure it's an amount you could comfortably cover.
- ✓ **Full coverage** (liability + collision + comprehensive) is worth considering for newer vehicles, and is usually required if your car is financed or leased.

Common Ways to Save

- Bundling auto with home or renters
- Multi-vehicle on one policy
- Paid-in-full or auto-pay
- Safe-driver / clean record
- Good-student discounts
- Defensive driving course

Let's find your best price.

Every driver is different. As a local independent agency, we compare top carriers for you — so you get the right coverage at the best rate, explained in plain language. Reach out anytime.

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